

Fill in this information to identify your case:

Debtor 1 Charmaine Williams

Debtor 2
(Spouse if filing) _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania
(Philadelphia)

Case number 19-10862-mdc
(if known)

Official Form 410
Proof of Claim

12/15

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part I: Identify the Claim

1. Who is the current creditor?
Del Coast Properties, LLC, a Delaware Limited Liability Company
Name of the current creditor (the person or entity to be paid for this claim)
Other names the creditor used with the debtor _____

2. Has this claim been acquired from someone else?
☒ No
☐ Yes. From whom? _____

3. Where should notices and payments to the creditor be sent?
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
<u>Del Coast Properties, LLC, a Delaware Limited Liability Company</u> <u>c/o Dwaldmanlaw, P.C.</u> <u>4900 Carlisle Pike, #182,</u> <u>Mechanicsburg, PA 17050</u>	<u>Del Coast Properties, LLC, a Delaware Limited Liability Company</u> <u>40 E Main St #113</u> <u>Newark, DE 19711</u>
Name, Number, Street, City, State & Zip Code	Name, Number, Street, City, State & Zip Code
Contact phone _____	Contact phone _____
Contact email _____	Contact email _____
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	

4. Does this claim amend one already filed?
☒ No
☐ Yes. Claim number on court claims registry (if known) _____ Filed on _____

5. Do you know if anyone else has filed a proof of claim for this claim?
☒ No
☐ Yes. Who made the earlier filing? _____

Part 2: Give Information About the Claim as of the Date the Case Was Filed	
6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>1541</u>
7. How much is the claim?	\$ <u>\$54,992.49</u> Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. <u>Mortgage on Real Property</u>
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input checked="" type="checkbox"/> Real Estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for perfection: <u>Recorded Mortgage</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ <u>n/a</u> Amount of claim that is secured: \$ <u>\$54,992.49</u> Amount of claim that is unsecured: \$ <u>0.00</u> (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>\$11,181.98</u> Annual Interest Rate (when case was filed) <u>6.00</u> % <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition: \$ _____
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No
☐ Yes.

Check all that apply:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____

☐ Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____

☐ Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____

☐ Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____

Part 3.

Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.

18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 3/13/2019

MM/DD/YYYY

/s/ Kathryn M. Wakefield

Signature

Print the name of the person who is completing and signing this claim:

Name Kathryn M. Wakefield, Esq

Title Attorney for Creditor

Company c/o Dwaldmanlaw, P.C.

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 4900 Carlisle Pike, #182, Mechanicsburg, PA 17050

Number, Street, City, State and Zip Code

Contact phone (844) 899-4162 Email bankruptcy@dwaldmanlaw.com

Mortgage Proof of Claim Attachment

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

(12/15)

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	19-10862-mdc	Principal balance:	\$45,539.28	Principal & interest due:	\$5,015.08	Principal & interest:	\$179.11
Debtor 1:	Charmaine Williams	Interest due:	\$3,286.31	Prepetition fees due:	5,982.52	Monthly escrow:	\$0.00
Debtor 2:		Fees, costs due:	\$5,982.52	Escrow deficiency for funds advanced:	\$0.00	Private mortgage insurance:	\$0.00
Last 4 digits to identify:	1541	Escrow deficiency for funds advanced:	\$184.38	Projected escrow shortage:	\$184.38	Total monthly payment:	\$179.11
Creditor:	Del Coast Properties, LLC, a Delaware Limited Liability Company	Less total funds on hand:	\$0.00	Less funds on hand:	\$0.00		
Service:	Madison Management Services, LLC	Total debt:	\$54,992.49	Total prepetition arrearage:	\$11,181.98		

Fixed accrual/daily simple interest/other:

Part 5: Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/ Amount Incurred							Balance After Amount Received or Incurred					
A. Date	B. Contractual payment amount	C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin. int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unappli ed funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
12/15/2017	\$179.11	\$0.00	\$17.91	Late	12/15/2017	\$179.11	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$114.42	\$0.00	\$17.91	\$0.00
12/30/2017	\$179.11	\$0.00	\$17.91	Late	12/30/2017	\$358.22	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$228.84	\$0.00	\$35.82	\$0.00
1/15/2018	\$179.11	\$0.00	\$17.91	Late	1/15/2018	\$537.33	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$343.26	\$0.00	\$53.73	\$0.00
1/19/2018	\$0.00	\$0.00	\$25.00	NSF Payment	1/19/2018	\$537.33	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00	\$45,539.28	\$343.26	\$0.00	\$78.73	\$0.00
1/30/2018	\$179.11	\$0.00	\$17.91	Late	1/30/2018	\$716.44	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$457.68	\$0.00	\$96.64	\$0.00
2/15/2018	\$179.11	\$0.00	\$17.91	Late	2/15/2018	\$895.55	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$572.10	\$0.00	\$114.55	\$0.00
2/28/2018	\$179.11	\$0.00	\$17.91	Late	2/28/2018	\$1,074.66	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$686.52	\$0.00	\$132.46	\$0.00
3/15/2018	\$179.11	\$0.00	\$17.91	Late	3/15/2018	\$1,253.77	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$800.94	\$0.00	\$150.37	\$0.00
3/30/2018	\$179.11	\$0.00	\$17.91	Late	3/30/2018	\$1,432.88	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$915.36	\$0.00	\$168.28	\$0.00
4/13/2018	\$0.00	\$0.00	\$25.00	NSF Payment	4/13/2018	\$1,432.88	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00	\$45,539.28	\$915.36	\$0.00	\$193.28	\$0.00
4/15/2018	\$179.11	\$0.00	\$17.91	Late	4/15/2018	\$1,611.99	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,029.78	\$0.00	\$211.19	\$0.00
4/27/2018	\$0.00	\$0.00	\$25.00	NSF Payment	4/27/2018	\$1,611.99	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00	\$45,539.28	\$1,029.78	\$0.00	\$236.19	\$0.00
4/30/2018	\$179.11	\$0.00	\$17.91	Late	4/30/2018	\$1,791.10	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,144.20	\$0.00	\$254.10	\$0.00
5/11/2018	\$0.00	\$0.00	\$25.00	NSF Payment	5/11/2018	\$1,791.10	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00	\$45,539.28	\$1,144.20	\$0.00	\$279.10	\$0.00

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5/15/2018	\$179.11	\$0.00	\$17.91	Late	5/15/2018	\$1,970.21	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,258.62	\$0.00	\$297.01	\$0.00
5/30/2018	\$179.11	\$0.00	\$17.91	Late	5/30/2018	\$2,149.32	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,373.04	\$0.00	\$314.92	\$0.00
6/15/2018	\$179.11	\$0.00	\$17.91	Late	6/15/2018	\$2,328.43	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,487.46	\$0.00	\$332.83	\$0.00
6/30/2018	\$179.11	\$0.00	\$17.91	Late	6/30/2018	\$2,507.54	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,601.88	\$0.00	\$350.74	\$0.00
7/05/2018	\$0.00	\$0.00	\$3,112.82	Attorney Fees	7/05/2018	\$2,507.54	\$0.00	\$0.00	\$0.00	\$3,112.82	\$0.00	\$45,539.28	\$1,601.88	\$0.00	\$3,463.56	\$0.00
7/15/2018	\$179.11	\$0.00	\$17.91	Late	7/15/2018	\$2,686.65	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,716.30	\$0.00	\$3,481.47	\$0.00
7/30/2018	\$179.11	\$0.00	\$17.91	Late	7/30/2018	\$2,865.76	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,830.72	\$0.00	\$3,499.38	\$0.00
8/15/2018	\$179.11	\$0.00	\$17.91	Late	8/15/2018	\$3,044.87	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,945.14	\$0.00	\$3,517.29	\$0.00
8/24/2018	\$0.00	\$0.00	\$608.60	Attorney Fees	8/24/2018	\$3,044.87	\$0.00	\$0.00	\$0.00	\$608.60	\$0.00	\$45,539.28	\$1,945.14	\$0.00	\$4,125.89	\$0.00
8/30/2018	\$179.11	\$0.00	\$17.91	Late	8/30/2018	\$3,223.98	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,059.56	\$0.00	\$4,143.80	\$0.00
9/15/2018	\$179.11	\$0.00	\$17.91	Late	9/15/2018	\$3,403.09	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,173.98	\$0.00	\$4,161.71	\$0.00
9/30/2018	\$179.11	\$0.00	\$17.91	Late	9/30/2018	\$3,582.20	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,288.40	\$0.00	\$4,179.62	\$0.00
10/15/2018	\$179.11	\$0.00	\$17.91	Late	10/15/2018	\$3,761.31	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,402.82	\$0.00	\$4,197.53	\$0.00
10/30/2018	\$179.11	\$0.00	\$17.91	Late	10/30/2018	\$3,940.42	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,517.24	\$0.00	\$4,215.44	\$0.00
11/15/2018	\$179.11	\$0.00	\$17.91	Late	11/15/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,233.35	\$0.00
11/27/2018	\$0.00	\$0.00	\$500.00	Reinstatement Fee	11/27/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,733.35	\$0.00
11/27/2018	\$0.00	\$0.00	\$15.00	Demand Fee	11/27/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$15.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,748.35	\$0.00
11/27/2018	\$0.00	\$0.00	\$150.00	Reconveyance Fee	11/27/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$150.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,898.35	\$0.00
11/27/2018	\$0.00	\$0.00	\$15.00	Wire Fee	11/27/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$15.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,913.35	\$0.00
11/30/2018	\$0.00	\$0.00	\$27.31	Unpd Late	11/30/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$27.31	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,940.66	\$0.00
11/30/2018	\$0.00	\$0.00	\$0.00	Trust Balance	11/30/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,940.66	\$0.00
11/30/2018	\$179.11	\$0.00	\$17.91	Late	11/30/2018	\$4,298.64	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,746.08	\$0.00	\$4,958.57	\$0.00
12/15/2018	\$179.11	\$0.00	\$17.91	Late	12/15/2018	\$4,477.75	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,860.50	\$0.00	\$4,976.48	\$0.00
12/30/2018	\$179.11	\$0.00	\$17.91	Late	12/30/2018	\$4,656.86	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,974.92	\$0.00	\$4,994.39	\$0.00
1/15/2019	\$179.11	\$0.00	\$17.91	Late	1/15/2019	\$4,835.97	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$3,089.34	\$0.00	\$5,012.30	\$0.00
1/23/2019	\$0.00	\$0.00	\$970.22	Attorney Fees	1/23/2019	\$4,835.97	\$0.00	\$0.00	\$0.00	\$970.22	\$0.00	\$45,539.28	\$3,089.34	\$0.00	\$5,082.52	\$0.00
1/30/2019	\$179.11	\$0.00	\$0.00	Late	1/30/2019	\$5,015.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$45,539.28	\$3,203.76	\$0.00	\$5,082.52	\$0.00
2/1/2019	\$0.00	\$0.00	\$0.00	Late	2/1/2019	\$5,015.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$45,539.28	\$3,286.31	\$0.00	\$5,082.52	\$0.00

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This image shows a full page of blank graph paper. The grid consists of small squares formed by thin black lines. There are approximately 20 columns and 30 rows of squares. The paper is otherwise empty, with no text or markings other than the grid itself.

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